

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re Michael A. Vespi Debtor

Case No. 09-31690Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	450,000.00		
B - Personal Property	Yes	3	12,123.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		815,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		64,459.86	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		2,259,140.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			9,685.00
Total Number of Sheets of ALL Schedules		20			
			Total Assets	462,123.00	
			Total Liabilities	3,138,599.86	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
District of Nevada

In re Michael A. Vespi,
Debtor,
Case No. 09-31690,
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Michael A. Vespi**Case No. 09-31690

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	175.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		First Security Bank (checking #5090)	-	403.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal furnishings	-	5,485.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		prints, statues (see attached appraisal)	-	930.00
		Sports memorabilia (see appraisal)	-	1,830.00
6. Wearing apparel.		Normal apparel	-	1,200.00
7. Furs and jewelry.		3 watches (see appraisal)	-	850.00
		chain, cross (see attached appraisal)	-	335.00
8. Firearms and sports, photographic, and other hobby equipment.		Gun	-	500.00
		golf clubs	-	415.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New York Life (term life policy)	-	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **12,123.00**
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael A. Vespi**Case No. 09-31690

Debtor

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		See SOFA # 18; all entities closed and have no value		0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Sub-Total > (Total of this page)	0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Mercedes - BGL450		0.00
		2008 Mercedes SL550R (surrendered)		0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Domestic pet		0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				Sub-Total >
				0.00
				(Total of this page)
				Total >
				12,123.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

ATTACHMENT "A"

BEN HOGAN GOLF CLUBS.....	100.00
CALLAWAY GOLF CLUBS.....	150.00
ASSORTED GOLF CLUBS.....	100.00
FRAMED SET OF GOLF CLUBS	65.00
(2) 28"X34" JERRY BLANK GICLEE LIMITED EDITION PRINTS	700.00
BACCARRAT STATUE 7"	90.00
LLADRO GOLF STATUES 7"	80.00
BAR B QUE GRILL.....	100.00
PATIO FURNITURE	125.00
KITCHEN MISCELLANEOUS.....	100.00
8PC BISTRO STYLE DINETTE SET	165.00
SECTIONAL SOFA.....	550.00
WALL UNIT BOOKCASES	200.00
SAMSUNG TV	500.00
TV STAND	40.00
BOSE SURROUND SOUND SYSTEM.....	150.00
FLOOR LAMP	50.00
ASSORTED DECORATOR ITEMS.....	200.00
WASHER & DRYER	300.00
PR LAMPS.....	25.00
5PC BEDROOM SET	950.00
BENCH.....	40.00
(3) FRAMED PRINTS	60.00
SAMSUNG TV	250.00
3PC LEATHER SOFA SET	250.00
RECLINER	80.00
4PC BEDROOM SET	225.00
MITSUBISHI TV	100.00
25" TV	20.00
STERLING CHAIN	35.00
14K CROSS W/ DAIMONDS	300.00
GIANTTO MAN'S WATCH.....	350.00
PHILIP STEIN MAN'S WATCH	400.00
SEIKO MAN'S WATCH	100.00
SECTIONAL SOFA	300.00
PANASONIC TV	400.00
DESK W/ RETURN	175.00
SECRETARY CHAIR.....	20.00
EXECUTIVE CHAIR.....	50.00
COMPUTER	120.00
SIGNNED NICKOLAS MEMORABILIA.....	125.00
SIGNED FAULK JERSEY	140.00
SIGNED MARCUS ALLEN JERSEY	140.00
SIGNED JASON GIAMGI JERSEY	140.00
SIGNED MARINO JERSEY	225.00
SIGNED MARINO HELMET	175.00
(3) SIGNED BOXING GLOVES	150.00
ROGER FEDERER HEADBAND	50.00
DON SHULA SIGNED FOOTBALL.....	75.00
(3) SIGNED BASEBALLS.....	90.00
SIGNED TONY QUINN BAT.....	150.00
SIGNED BRADSHAW FOOTBALL.....	150.00

ATTACHMENT "A" CONTINUED

RON HARPER SIGNED BASKETBALL.....	100.00
(8) SIGNED GOLF BALLS.....	120.00
TOTAL.....	\$9,745.00

In re **Michael A. Vespi**Case No. 09-31690

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$136,875.

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash	Nev. Rev. Stat. § 21.090(1)(z)	0.00	175.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
First Security Bank (checking #5090)	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	302.00 0.00	403.00
Household Goods and Furnishings			
Normal furnishings	Nev. Rev. Stat. § 21.090(1)(b)	5,485.00	5,485.00
Books, Pictures and Other Art Objects; Collectibles			
prints, statues (see attached appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	930.00	930.00
Sports memorabilia (see appraisal)	Nev. Rev. Stat. § 21.090(1)(z)	1,000.00	1,830.00
Wearing Apparel			
Normal apparel	Nev. Rev. Stat. § 21.090(1)(b)	1,200.00	1,200.00
Furs and Jewelry			
3 watches (see appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	850.00	850.00
chain, cross (see attached appraisal)	Nev. Rev. Stat. § 21.090(1)(a)	335.00	335.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Gun	Nev. Rev. Stat. § 21.090(1)(i)	500.00	500.00

Total: 10,602.00 11,708.000 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Michael A. Vespi

Case No. 09-31690

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL				UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.								
Creditor #: 1 Mercedes Benz of Bakersfield 5600 Gasoline alley Drive Bakersfield, CA 93313	-		Vehicle Lien 2007 Mercedes - BGL450					
			Value \$ 0.00				57,000.00	57,000.00
Account No. xxxxxxxxx3551	-		Opened 2/12/07 Last Active 8/12/09 First Mortgage 11130 Scotsraig Court Las Vegas, NV 89141					
Creditor #: 2 Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165	-		Value \$ 450,000.00				758,000.00	308,000.00
Account No.			Value \$					
Account No.			Value \$					
0 continuation sheets attached			Subtotal (Total of this page)				815,000.00	365,000.00
			Total (Report on Summary of Schedules)				815,000.00	365,000.00

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)**Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Domestic Support Obligations
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
				CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
Account No.								0.00	
Creditor #: 1 Priscilla Vespi							15,000.00		15,000.00
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)	0.00		0.00		
					15,000.00		15,000.00		

B6E (Official Form 6E) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
				CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.								
Creditor #: 2 Internal Revenue Service Attn: Bankruptcy Department Stop 5028 110 City Parkway Las Vegas, NV 89101			2006 Income Taxes - Form 1040				6,459.86	
Account No.							49,459.86	43,000.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)			6,459.86	
							49,459.86	43,000.00
				Total (Report on Summary of Schedules)			6,459.86	
							64,459.86	58,000.00

B6F (Official Form 6F) (12/07)

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
Creditor #: 1 A-1 Mechanical Unknown	-	Construction Defect case with Town Consulting LLC				
			X	X	X	27,000.00
Account No. xxxxx0127		Opened 5/08/09 Collection Anthem Country Club				
Creditor #: 2 Aargon Agency Inc 3025 W Sahara Ave Las Vegas, NV 89102	-					3,569.00
Account No. xxxx25N2		Opened 6/24/08 Last Active 5/01/08 Collection Karen H Ross Esq. Legal bills for Razio Pizza LLC			X	
Creditor #: 3 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-					9,943.00
Account No. xxxx25N1		Opened 6/24/08 Last Active 5/01/08 Collection Karen H Ross Esq. Legal bills for Town Development LLC			X	
Creditor #: 4 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-					5,902.00
6 continuation sheets attached			Subtotal (Total of this page)			46,414.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx25N3		Opened 6/24/08 Last Active 4/01/08 Collection Karen H Ross Esq. Legal Bills			X	1,314.00
Creditor #: 5 Acctcorp Of Southern N 4955 S Durango Dr Ste 17 Las Vegas, NV 89113	-					
Account No. xxxxxxxxxxxx3953		Opened 1/22/03 Last Active 12/01/08 ChargeAccount				4,460.00
Creditor #: 6 Amex Po Box 297871 Fort Lauderdale, FL 33329	-					
Account No.						
American Express Box 0001 Los Angeles, CA 90096-0001		Representing: Amex				Notice Only
Account No.						
Creditor #: 7 Bank of the West 701 N. Valle verde Henderson, NV 89014	-	Line of Credit				129,515.00
Account No.						
Creditor #: 8 Capital & Guaranty P.O. Box 132 Avon, CT 06001	X -	Personal Guarantee				19,059.00
Sheet no. 1 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			154,348.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D
Account No. xxxx-xxxx-xxxx-1992	-	revolving Credit card purchases			5,583.00
Creditor #: 9 Card Service Center P.O. Box 6077 Sioux Falls, SD 57117-6077	-	Representing: Card Service Center			Notice Only
Account No. xxxxxx0009	-	Opened 11/30/07 Last Active 12/08/08 Personal Guarantee			Unknown
Creditor #: 10 Centennial Bank 18837 Brookhurst St Ste Fountain Valley, CA 92708	-	Opened 3/11/08 Last Active 3/01/09 ChargeAccount			5,984.00
Account No. xxxxxxxx2385	-	Opened 8/01/95 Last Active 4/01/09 Attorney Fees			5,051.00
Creditor #: 11 Chase Po Box 15298 Wilmington, DE 19850	-				
Account No. xxxxxxxx5698	-				
Creditor #: 12 Chase 201 N Walnut Street Mailstop De1-1027 Wilmington, DE 19801	-				

Sheet no. **2** of **6** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **16,618.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx4063			Opened 8/31/06 Last Active 8/03/09 Automobile			X	3,706.00
Creditor #: 13 Dcfs Usa Llc 36455 Corporate Dr Farmington Hills, MI 48331							
Account No. xxxxxx1800	X		Personal Guarantee				118,000.00
Creditor #: 14 First Security Bank 1725 N. Rainbow Blvd #150 Las Vegas, NV 89108							
Account No. xxxx0803			Opened 2/12/07 Last Active 6/30/09 11130 Scotsraig Court Las Vegas, NV 89141				96,307.00
Creditor #: 15 Green Tree Servicing L 332 Minnesota St Ste 610 Saint Paul, MN 55101							
Account No.			construction defect case		X	X	340,027.00
Creditor #: 16 Hall Paint & Drywall 1700 Afton Drive Las Vegas, NV 89117							
Account No.			Representing: Hall Paint & Drywall				Notice Only
Pine Plaza LLC 7490 W. Sahara Las Vegas, NV 89117							
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			558,040.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Michael A. Vespi

Case No. 09-31690

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxx4088			Opened 11/28/06 Last Active 12/30/08 mortgage deficiency				
Creditor #: 17 Homeq Servicing Po Box 13716 Sacramento, CA 95853	X -						1,142,121.00
Account No. xxxx5580			Opened 12/21/92 personal guarantee for office equipment		X		
Creditor #: 18 Leasecomm 950 Winter St Waltham, MA 02451	-						Unknown
Account No.			Personal Guarantee on office lease				
Creditor #: 19 Longford Plaza IV, LLC 3013 E. Warm Springs Las Vegas, NV 89120	X -						Unknown
Account No.			Casino Markers				
Creditor #: 20 Mandalay Bay 3970 Las Vegas Blvd. South Las Vegas, NV 89119	-		2008 Mercedes SL550R (surrendered)				85,087.00
Account No.							
Creditor #: 21 Mercedes Benz of Bakersfield 5600 Gasoline alley Drive Bakersfield, CA 93313	-						Unknown

Sheet no. 4 of 6 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) **1,227,208.00**

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxx9311		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				5,378.00
Creditor #: 22 National Business Fact 969 Mica Dr Carson City, NV 89705	-	Opened 12/31/08 Casino Markers				
Account No.		Casino Markers				
Creditor #: 23 Red Rock Casino 11011 W. Charleston Las Vegas, NV 89135	-					70,000.00
Account No.						
Creditor #: 24 Richland Holding unknown	-				X X X	
Account No. xxxxxx5802		Opened 6/25/07 Last Active 1/01/09 ChargeAccount				12,000.00
Creditor #: 25 Swift/M&I 4409 Silverside Road Wilmington, DE 19809	-					13,271.00
Account No.						
Swift Financial P.O. Box 9528 Wilmington, DE 19809		Representing: Swift/M&I				Notice Only
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				100,649.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Michael A. Vespi**Case No. **09-31690**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. Creditor #: 26 Thunder Valley Casino 1200 Anthens Avenue Lincoln, CA 95648		Casino Markers			56,552.00
Account No. xxxxxxxxxx0001 Creditor #: 27 Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008		Opened 4/22/97 Last Active 10/01/08 ChargeAccount			653.00
Account No. Creditor #: 28 Victor Morris c/o Capriatti's 5130 Ft Apache #215-411 Las Vegas, NV 89148	X	Attorneys' fees			98,658.00
Account No.					
Account No.					
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	155,863.00	
Total (Report on Summary of Schedules)				2,259,140.00	

In re Michael A. VespiCase No. 09-31690

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Mercedes Benz of Bakersfield
5600 Gasoline alley Drive
Bakersfield, CA 93313

Acct#
Vehicle Lien
2008 Mercedes SL550R (surrendered)

In re **Michael A. Vespi**Case No. 09-31690

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Priscilla Vespi	Capital & Guaranty P.O. Box 132 Avon, CT 06001
Priscilla Vespi	Homeq Servicing Po Box 13716 Sacramento, CA 95853
Town Consulting LLC	Capital & Guaranty P.O. Box 132 Avon, CT 06001
Town Consulting LLC	First Security Bank 1725 N. Rainbow Blvd #150 Las Vegas, NV 89108
Town Consulting LLC	Victor Morris c/o Capriatti's 5130 Ft Apache #215-411 Las Vegas, NV 89148
Town Office Suites	Longford Plaza IV, LLC 3013 E. Warm Springs Las Vegas, NV 89120

B6I (Official Form 6I) (12/07)

In re Michael A. VespiCase No. 09-31690

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Divorced	son	8
Employment:	DEBTOR	SPOUSE
Occupation	consultant	
Name of Employer	Development Consultants LLC	
How long employed	1 year	
Address of Employer	11130 Scotsraig Court Las Vegas, NV 89141	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

8. Income from real property

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

9. Interest and dividends

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

11. Social security or government assistance

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

13. Other monthly income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>0.00</u>	\$ <u>N/A</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>0.00</u>	\$ <u>0.00</u>
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Michael A. VespiCase No. 09-31690

Debtor(s)

SCHEMULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>2,500.00</u>
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>350.00</u>
b. Water and sewer		\$ <u>50.00</u>
c. Telephone		\$ <u>100.00</u>
d. Other <u>Cable</u>		\$ <u>140.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>200.00</u>
4. Food		\$ <u>500.00</u>
5. Clothing		\$ <u>300.00</u>
6. Laundry and dry cleaning		\$ <u>80.00</u>
7. Medical and dental expenses		\$ <u>50.00</u>
8. Transportation (not including car payments)		\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>500.00</u>
10. Charitable contributions		\$ <u>40.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>105.00</u>
b. Life		\$ <u>100.00</u>
c. Health		\$ <u>155.00</u>
d. Auto		\$ <u>150.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>income taxes</u>		\$ <u>450.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>2,300.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>815.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Education expenses for minor children</u>		\$ <u>600.00</u>
Other		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>9,685.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>0.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>9,685.00</u>
c. Monthly net income (a. minus b.)		\$ <u>-9,685.00</u>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
District of Nevada**In re Michael A. Vespi

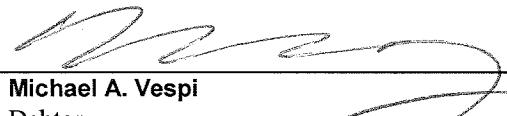
Debtor(s)

Case No. 09-31690Chapter 7**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/17/09

Signature


Michael A. Vespi
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.